

# HOT TOPICS

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CURRENT ISSUES FOR ARMY LEADERS

## Degrees on the Go

### *The Value of Knowledge*

**COOL:**

*Credentialing Opportunities Online*

**Turning Experience Into  
College Credits**

EDUCATION is an American value. It connects us to the future, and arms soldiers with the skills to maintain a competitive edge.

The Army Continuing Education System ensures lifelong learning opportunities are available and affordable to soldiers everywhere in the world. ACES counselors are trained to help soldiers plan education goals that can be reached with the use of local resources.

Beyond enhancing mission readiness, education can improve soldiers' chances for promotion and their marketability for civilian jobs. An education is something soldiers will carry with them regardless of where they go, and knowledge is an asset that improves critical thinking skills and enhances our awareness of the world around us.

One of the most timeless virtues a leader can pass on to soldiers is an appreciation for knowledge. May this issue of **Hot Topics** encourage leaders and their soldiers to continue learning. Whether your goals include degree completion or civilian accreditation – whether officer or enlisted – ACES is designed to meet your needs.



COL(P) Gina S. Farrise  
Adjutant General of the Army



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## Credits



# THE *VALUE* OF EDUCATION

THE Army Continuing Education System promotes lifelong learning opportunities with the goal of sharpening the Army's competitive edge. ACES provides quality self-development programs and services from 115 Army education centers around the globe.

**The Army trains soldiers to act.  
We educate them to think.**

# What Does **ACES** Do For You?

ONE thing that remains the same in our ever-evolving Army is the need for knowledge.

“Soldiers need education to sharpen their skills and to obtain new ones. Knowing how the Army intends to fight the next war, it’s very important that we have technology-savvy soldiers,” said L. Dian Stoskopf, director of the Army Continuing Education System.

ACES delivers a full range of learning programs that help soldiers meet educational and professional goals. Whether soldiers seek college degrees, technical training, or just want to brush up on math or English skills, ACES has 115 Army education centers, 138 learning centers and a staff of professional educators to help them get started.

Programs and services include:

- Academic and vocational counseling;
- Basic Skills Program (called Functional Academic Skills Training, or FAST);
- High school completion;
- English as a Second Language (ESL);
- Postsecondary programs;
- Tuition assistance;
- Testing;
- Army/American Council on Education Registry Transcript System (AARTS);
- Leader skills enhancement courses;
- GI to Jobs;
- Servicemembers Opportunity Colleges Army Degrees (SOCAD); and
- eArmyU.





Counselors are the heartbeat of ACES, Stoskopf said. Operating in Stateside locations and even in contingency operations areas around the globe, counselors explain the education terrain to soldiers desiring degrees or seeking enhanced knowledge.

“What’s key about counselors is that they can help soldiers identify credit they might be able to get for nontraditional learning,” said Dee Flynn, chief of the ACES Programs Branch. “Soldiers can earn college credits just for holding their MOS, for military training or for taking standardized tests.”

“A counselor looks at what a soldier potentially has and can help that soldier develop a plan that makes it clear in terms of the time that it will take to complete a degree program,” Flynn added.

Recent additions to ACES are eArmyU and Credentialing Opportunities Online (COOL), which falls under the GI to Jobs initiative. COOL translates military occupational specialties into equivalent civilian professions, then lists credentials normally needed to enter such jobs outside the military.

“The Army is in the lead on this. It focuses on skills that enable soldiers to be credentialed for civilian jobs,” said Stoskopf. “We’ve had to break down barriers so the private sector could understand military training and skills.”

While many soldiers feel confident designing their own education programs, education counselors are honest brokers in helping ensure soldiers have a solid program.

“The Army counselor has nothing to win or lose, as opposed to an academic advisor who works for an institution that wants to attract soldiers to its

programs,” Stoskopf said.

Counselors are also more likely to know what programs are available locally and which ones best suit a soldier’s budget. They can share information about the transferability of college credits, as well.

Soldiers who don’t seek the counsel of education experts may unknowingly pursue credits or degrees that cannot be posted to their military education records.

“If a school isn’t regionally or nationally accredited, the soldier’s work cannot be posted on the military personnel record,” said Flynn.

“Unfortunately, this happens a lot more than you’d think.”

Some soldiers may feel they lack the time to pursue

higher education, but Stoskopf said it’s more important now than ever that soldiers make learning a priority. As information and technology expand, so will the need for soldiers to learn new things if they want to remain current in their career fields.

“Of course, you have to keep a balance among job, family and school, but don’t give up even if you just take one course a semester,” she said.

When soldiers deploy, ACES follows. Education counselors and representatives from academic institutions travel along, offering guidance and a variety of education programs.

“I shudder to think of where the Army would be without this program. We’ve had an education program since George Washington used to teach troops using the Bible back in 1776,” Stoskopf said.

“At one time we had soldiers who could not read and write. Now we’re operating in a high-tech, fast-flowing operation. The Army needs soldiers to be multi-skilled.”



# Earning a Degree

## *Why bother?*

- ❶ Education is an integral part of the Army culture. It sharpens soldiers' competitive edge and hones critical-thinking skills.
- ❷ Lifelong learning is for everyone.
- ❸ Education enhances quality of life and mission readiness.
- ❹ Education programs and services are customer-driven.
- ❺ Career professionals are vital to the Army mission.
- ❻ Professional development is non-negotiable in today's workforce.
- ❼ Education is an American value.



# eArmyU

eArmyU takes education to the soldier. Through the aid of modern technology, the Army has brought together 22 universities that provide postsecondary degrees and technical certificates to enlisted active-duty, Army National Guard and Reserve soldiers.

Degrees and certification are offered in six areas:

- Arts, Humanities and Social Sciences;
- Communication and Business;
- Computer Science;
- Health, Nutrition and Education;
- Mathematics and Science; and
- Vocational Skills.

Program mentors provide ongoing academic guidance in each area of study. Other perks of eArmyU include:

- 100-percent tuition assistance;
- Books;
- Fees for online courses;
- A technology package that includes a laptop computer, printer (both of which become the property of the soldier after he or she completes 12 semester hours), e-mail account and Internet access;
- The freedom to study anytime, anywhere; and
- Support services through a 24-hour, seven-day help desk.

The program will become available Armywide as funding is approved. Installations currently offering eArmyU are:

- Fort Benning, Ga.
- Fort Campbell, Ky.
- Fort Hood, Texas
- Fort Lewis, Wash.
- Fort Carson, Colo.
- Fort Drum, N.Y.
- Fort Richardson, Alaska
- Fort Wainwright, Alaska
- Fort Shafter, Hawaii
- Schofield Barracks, Hawaii
- Tripler Army Medical Center, Hawaii
- Patton Barracks, Heidelberg, Germany
- Tompkins Barracks, Heidelberg, Germany
- Camp Casey, Korea
- Fort Bragg, N.C.

Interested soldiers must have at least three years remaining on their enlistments. More information on eArmyU, including a list of degrees and certificates available and enrollment instructions, can be found at [www.eArmyU.com](http://www.eArmyU.com).



# GI to Jobs - COOL

GI to Jobs targets soldiers who want to compete in civilian career fields but do not desire academic degrees. It prepares them for civilian employment by credentialing them with certificates or licenses that employers desire.

Seventy percent of the Army's military occupational specialties match civilian jobs that are subject to licensure or certification. Of civilian occupations, 77 percent have certification options, and 23 percent require a federal or state license.

Early this year, the Army Continuing Education System launched its GI to Jobs Web site, called Credentialing Opportunities Online, at

[www.armyeducation.army.mil/cool](http://www.armyeducation.army.mil/cool). Also known as COOL, the site explains how enlisted soldiers can meet civilian certification and license requirements related to their MOSs.

Many civilian professions require credentials that guarantee individuals can meet professional and technical standards. Some occupations even restrict individuals from performing certain jobs without the required credentials.

Soldiers should use COOL to:

- Get background information about civilian licensure and certification,
- Identify licenses and certifications relevant to Army MOSs,
- Learn how to fill gaps



between Army training and experience and civilian credentialing requirements, and

- Learn about resources that can help soldiers gain civilian job credentials.

Licenses are granted by federal, state or local governmental agencies. Licenses are typically mandatory, as state and federal laws or regulations define the occupational standards.

Certifications are usually granted by nongovernmental agencies, associations and private-sector companies. Standards may be set by professional associations or by industry.

Users of the COOL Web site should first review “Credentialing Basics” to understand the different types of credentialing before conducting a credential search for any MOS.

Credential search findings list: the names of civilian jobs that are similar to the selected MOS, the nature of work, work conditions, job outlook and estimated salaries.

Requirements for national certification and state licensure follow. Next to each listing is a rating icon that reveals the estimated ability of a first-term soldier to obtain that particular credential. By clicking on each credential, viewers can see the gaps between Army training and experience and civilian certification requirements.

The “Costs and Resources” link outlines estimated costs and resources to help defray the costs. There are generally two types of costs associated with obtaining a credential: fees payable to the credentialing board and costs for supplemental training that might be

needed to qualify for the credential.

While credentialing boards may require different types of documentation to validate education, training and experience gained through the military, soldiers seeking credentials or licensure should have the following:

- A transcript from the Army/American Council of Education (ACE) Registry Transcript System (AARTS),
- Verification of Military Experience and Training (DD Form 2586), and
- Certificate of Release of Discharge from Active Duty (DD Form 214).

Soldiers considering whether to pursue credentials should ask themselves:

- What are my prospects for obtaining civilian employment without credentials? (Remember that licensure is typically mandatory, while certification is usually optional.)
- What delays in obtaining civilian employment might I face if I wait until after I leave the military to obtain the credential?
- What will obtaining the credential while in the military entail, and will I be able to fulfill the requirements while carrying out my military duties
- What costs are associated with the credential, and will the military or Department of Veterans Affairs subsidize any of them?
- Will I need to renew my license or certification during military service and, if so, what is required?

**Civilian credentialing can contribute to military career development, and may be accepted for self-development requirements for performance evaluations.**

# SOCAD

SERVICEMEMBERS Opportunity Colleges (SOC) are colleges and universities dedicated to helping service members and their families earn associate and baccalaureate degrees. Courses are available at or near military installations in the United States and overseas.

The Servicemembers Opportunity Colleges Army Degree (SOCAD) system consists of more than 120 institutions joined to form networks in which each college accepts credits from all the others. This guarantees that Army students and their adult family members can complete their degrees regardless of where the Army assigns them or how many times they move.

Components of the SOCAD program are.

- ❶ Guarantee of transferability of college credits and acceptance of nontraditional credits.
- ❷ A formal agreement between college and student. After the student has taken six credit hours (two courses), the college executes a binding degree plan that evaluates all prior learning, lists academic requirements to be fulfilled by the student and guarantees award of the degree by the college when the requirements are met.
- ❸ Limited academic-residency requirements. The academic-residency requirements of participating colleges are limited to 25 percent, or fewer, of the total degree program. These can be completed at any time and anywhere the college offers programs.
- ❹ Three delivery options — classroom instruction, distance delivery and learning assessment.
- ❺ Degrees and certificates or diplomas can be completed after leaving the service.

SOCAD also offers the Army Career Degrees Program, which matches civilian career-specific degrees to military occupational specialties. Participating colleges and universities guarantee the award of specified credit based on learning in military service schools and Army experience.

Degree Builders, which currently exist for more than 55 MOSs, outlines options for meeting college requirements with Army training and experience, classroom and online college credit, testing, certification and licensure. To download Degree Builders, visit [www.soc.aascu.org/socad/DegBldrsA.html](http://www.soc.aascu.org/socad/DegBldrsA.html).





# *Turning Experience* into College Credits

EARNING a degree takes time and money. Soldiers and veterans can save both with an official transcript from the Army/American Council on Education Registry Transcript System (AARTS).

AARTS transcripts translate military education and job experience into civilian language by listing college-equivalent credit recommendations to assist colleges and universities in credentialing soldiers' experience and knowledge.

AARTS transcripts are free and available to qualifying soldiers and veterans of the Regular Army and Army National Guard and Reserve. Qualifications are detailed online at <https://aarts.leavenworth.army.mil>. The AARTS Operation Center is continually expanding its database of personnel in order to make the AARTS transcript available to more Army personnel.

The AARTS staff fills more than 2,000 transcript requests a week. Requests are processed and mailed within three business days to academic institutions, soldiers, education counselors and employers around the world. The request form — DA Form 5454-R — is available at Education Centers and online at <https://aarts.leavenworth.army.mil>.

Requests should be mailed to:

AARTS Operations Center  
415 McPherson Ave.  
Fort Leavenworth, KS 66027-1373

Requests for official transcripts may also be faxed to (913) 684-2011 or (DSN) 552-2011. Email requests for personal copies of an AARTS transcript are accepted at [aarts@leavenworth.army.mil](mailto:aarts@leavenworth.army.mil).

Soldiers should review their transcripts at least once a year unless they've recently experienced such changes as promotion or course completion, in which case they should wait two months from the date of the change before requesting an updated transcript.

The following are not included on the AARTS transcript:

- ❶ Awards,
- ❷ College courses,
- ❸ Correspondence courses (unless reported to the AARTS Operation Center by the Army Training Requirements and Resources System (ATRRS), and
- ❹ Training and MOS history while enlisted with another service.

Soldiers with questions may call the AARTS Operation Center at (866) 297-4427, (913) 684-3269 or (DSN) 552-3269.



# The Cost of Knowledge

**EARNING a degree or certificate can be expensive, but the Army provides several benefit and incentive programs to help soldiers foot the bill. They include the Tuition Assistance Program, Montgomery GI Bill, Top-Up Program, Army College Fund and Loan Repayment Program. Some soldiers are also eligible for benefits offered through such previously offered programs as the Veterans Education Assistance Program and the Vietnam-Era GI Bill.**

## Tuition Assistance Program

THE Department of Defense's standardized tuition assistance policy for fiscal year 2003 allows soldiers to receive 100 percent tuition assistance or up to \$250 per semester hour, whichever is less. The annual ceiling is \$4,500.

TA is authorized for all active-duty officers, warrant officers and enlisted members, and may be used in support of soldiers' professional and personal self-development goals.

Soldiers may request TA to pay for courses offered in classroom settings, online, by correspondence and by other nontraditional means. The steps for seeking TA are:

1. The soldier visits an education center counselor to declare an educational goal and create an educational plan.
2. The counselor provides the soldier with a DA Form 2171, "Request for Tuition Assistance," for a specific course or courses.
3. The counselor explains TA procedures, requirements for TA reimbursements and, if necessary, active-duty obligations for officers and warrant officers.
4. The soldier signs a "Statement of Understanding for Army Tuition," which verifies that the soldier understands the TA benefits and obligations.
5. The soldier obtains the signature of the unit commander or authorized representative on DA Form 2171.
6. The soldier returns DA Form 2171 to the education center before

course enrollment for a signature from the local education services officer.

7. The soldier takes DA Form 2171 to the appropriate college representative for course enrollment.

## Montgomery GI Bill

THE Montgomery GI Bill is available to active-duty soldiers under Chapter 30 and reserve-component soldiers under Chapter 1606.

Soldiers eligible for Chapter 30 contribute \$100 a month for 12 months. This money is nonrefundable. Upon meeting eligibility requirements, soldiers may receive up to \$28,800 in education support for 36 months. The money may be used for:

- College courses;
- Technical/business/vocational schools;
- Tutorial assistance, remedial and refresher training;
- Residence/correspondence courses;
- Apprenticeship and on-the-job training;
- Work-study programs;
- Cooperative programs; and
- Flight training (though the soldier must first have a private pilot's license).

Generally, benefits are payable for 10 years following a soldier's release from active duty.

The monthly benefit paid is based on the type of training a soldier takes, the length of training and whether extra money was added to the soldier's MGIB account from the Army College Fund. [See below.]

Eligible active-duty soldiers

must have:

- Entered active duty for the first time on or after July 1, 1985;
- Served 24 months on a two-year enlistment and 36 months on a three-year or greater enlistment;
- Received a high school diploma or equivalency before applying for MGIB benefits;
- Received a fully honorable discharge; and
- Never declined MGIB.

The MGIB-Selected Reserve Program, Chapter 1606, is available to members of the Army National Guard and Reserve. Benefits range from \$9,400 to \$22,000, depending on the soldier's enlistment term.

Current MGIB benefit rates can be found at [www.gibill.va.gov/education/news.htm](http://www.gibill.va.gov/education/news.htm). First-time users of MGIB benefits must fill out Department of Veterans Affairs Form 22-1990, "Application for Education Benefits," available at [www.vba.va.gov/pubs/educationforms.htm](http://www.vba.va.gov/pubs/educationforms.htm).

For more information about the MGIB, call (888) 442-4551 or visit [www.gibill.va.gov](http://www.gibill.va.gov).

## Army College Fund

THE Army College Fund is an enlistment incentive option offered to soldiers in critical or shortage military occupational specialties. It supplements the Montgomery GI Bill and must be included in a soldier's initial enlistment agreement. Both the ACF and MGIB combined can award a soldier as much as \$50,000 in education benefits.

Only certain MOSs are authorized the ACF, which is available for



two-, three- and four-year enlistments. Soldiers must obtain and remain qualified for the MOS for which they originally enlisted.

Eligibility requirements are outlined at [www.armyeducation.army.mil/ACF.html](http://www.armyeducation.army.mil/ACF.html).

### Tuition Assistance Top-Up

THE MGIB-Active Duty Program was amended in October 2000 to permit a Tuition Assistance Top-Up benefit. This allows active-duty soldiers to use MGIB benefits to pay the portion of tuition not covered by TA. To be eligible for the Top-Up benefit, the soldier must be approved for TA and MGIB-Active Duty.

The amount of the benefit is limited to the amount the person would receive for the same course if regular MGIB benefits were being paid. In no case can the amount paid by VA be more than the total cost of the course.

Regular MGIB benefits will be reduced for persons receiving the Top-Up benefit. The amount of entitlement charged for Top-Up payments is determined by dividing the amount of the payment by the claimant's full-time monthly rate.

Using Top-Up is a good idea for soldiers using TA to complete a degree program while on active duty with no plans to continue their educations after service. It's also a good choice for soldiers who just want to take a few courses and save the bulk of their education and MGIB benefits for after they leave the service.

Soldiers intending to take expensive courses using Top-Up should consider whether they plan to take additional training after leaving the service since they are likely to need MGIB benefits then, too.

To apply for Top-Up, soldiers must:

- ❶ Request TA through an education counselor.
- ❷ Complete an application for VA education benefits, VA Form 22-1990, available at

[www.vba.va.gov/pubs/educationforms.htm](http://www.vba.va.gov/pubs/educationforms.htm). Annotate "Top-Up" in item 1A under the MGIB-Active Duty block and also on top of the TA form.

- ❸ Send the TA approval form (with signatures of approving officials listed on the form) and application for VA education benefits to the VA regional processing office at the address indicated on the form.

Top-Up claims are handled differently from claims for MGIB without TA. Top-Up claimants won't need to check in with school officials who certify VA benefits, since Top-Up is payable for any course for which TA is payable under Department of Defense criteria.

Top-Up can apply retroactively to training for terms that began on or after Oct. 30, 2000. The application and evidence should be sent to one of the VA's four education processing offices. The application form and addresses of the offices are available at [www.gibill.va.gov](http://www.gibill.va.gov). Claims should specify that TA Top-Up is being requested.

If Army TA pays for 100 percent of tuition, soldiers will not need to use TA Top-Up. When the per-semester hour tuition cost is above \$250, soldiers may use Top-Up.

### Licensing and Certification Benefit

THE VA will award up to \$2,000 for licensing and certification tests that are approved for MGIB benefits. Reimbursements can be granted for tests taken on or after March 1, 2001.

Soldiers do not have to pass the test to receive the benefit. The number of tests one can take is unlimited, so soldiers may seek benefits when retesting for failed tests or when renewing licenses or certificates.

Soldiers may receive this benefit if they're eligible for the MGIB-Active Duty, VEAP or Dependents Educational Assistance.

For more information and application guidelines, go to [www.gibill.va.gov/education/Lcweb.htm](http://www.gibill.va.gov/education/Lcweb.htm).

### GI Bill-Vietnam Era

THE Vietnam Era GI Bill, also known as Chapter 34, was offered Jan. 31, 1955, through Dec. 31, 1976. Chapter 34 benefits expired on Dec. 31, 1989. However, Public Law 98-525 may authorize some individuals to qualify for conversion to the current MGIB.

For more information, see an education counselor or visit [www.armyeducation.army.mil/GIB\\_Vietnam.html](http://www.armyeducation.army.mil/GIB_Vietnam.html).

### VEAP

THE Veterans Education Assistance Program was offered Jan. 1, 1977, through June 30, 1985. The program matched service members' contributions – which could not exceed \$2,700 – on a \$2 to \$1 basis. The maximum benefit available is \$8,100.

First-time users of VEAP benefits must fill out Department of Veterans Affairs Form 22-1990, "Application for Education Benefits, available at [www.vba.va.gov/pubs/educationforms.htm](http://www.vba.va.gov/pubs/educationforms.htm).

For more information about the VEAP, call (888) 442-4551 or visit [www.gibill.va.gov](http://www.gibill.va.gov).

### Loan Repayment Program

THE Loan Repayment Program is a special enlistment incentive the Army offers to qualified applicants at the time of enlistment. Under the LRP, the Army will repay up to \$65,000 toward the remaining original unpaid principal of a soldier's qualifying student loans.

The LRP must be guaranteed in the soldier's enlistment contract on DA Form 3286-66.

For more information about the LRP, visit [www.armyeducation.army.mil/lrp.html](http://www.armyeducation.army.mil/lrp.html).



# AER Scholarships *for* Family Members

THE **MG James Ursano Scholarship Fund** is administered by Army Emergency Relief to help Army families with the costs of post-secondary, undergraduate-level education, vocational training and preparation for acceptance by service academies for their dependent children.

Awards range from \$700 to \$1,800 per academic year and are based on financial need, as evidenced by income, assets, family size, special financial obligations and circumstances. Funds may be used for tuition, fees, books and supplies, and room and board either on or off campus. Applicants must be:

- Dependent children, stepchildren or legally adopted children of soldiers on active duty, in retirement, or deceased while on active duty or after retirement;
- Registered in the Defense Eligibility Enrollment Reporting System;
- Unmarried for the academic year;
- Under age 22 on June 1 preceding the academic year;
- Enrolled, accepted or pending acceptance as full-time dependent students for the entire academic year in post-secondary education institutions accredited by the U.S. Department of Education; and

- Maintain at least a cumulative 2.0 grade point average on a 4.0 grading scale.

Applications are available at [www.aerhq.org](http://www.aerhq.org) from November through March for the upcoming academic year. For more information, visit the Web site or call (703) 428-0035.

AER also offers the **Spouse Education Assistance Program** for dependent spouses of active-duty soldiers stationed in Europe, Korea, Japan or Okinawa.

Applicants must be enrolled, accepted or pending acceptance as students for the entire term in post-secondary or vocational institutions under contract at the local education office. Program participants must attend on a part-time or fulltime basis and maintain at least a cumulative 2.0 grade point average on a 4.0 grading scale.

Assistance is awarded up to half the cost of tuition per term based on relative financial need, as evidenced by income, assets, family size, special financial obligations and circumstance, with a \$350 maximum per academic term.

More information and application forms are available at [www.aerhq.org/education.htm](http://www.aerhq.org/education.htm).

# RESOURCES

## **Army Continuing Education Services —**

The ACES vision is to create and lead the Army's premier education program. ACES is committed to excellence, innovation and deployability. Programs and services are demand-driven and delivered by 115 Army education centers and supported by 138 Army learning facilities. Services range from counseling and basic skills training to college degree programs and credentialing information. The ACES Web site is at [www.armyeducation.army.mil](http://www.armyeducation.army.mil).

## **Department of Veterans Affairs, Education**

**Services —** Provides information about veteran benefits and services. The Web site, located at [www.gibill.va.gov](http://www.gibill.va.gov), outlines education programs and offers links to education forms. Information about the Tuition Assistance Top-Up Program is also listed.

**Army Emergency Relief —** Offers scholarship programs for spouses and dependent children. Details and forms are outlined at [www.aerhq.org](http://www.aerhq.org).

**Army/American Council on Education Registry Transcript System —** Translates military education and job experience into college credit. Forms and information are available at <https://aarts.leavenworth.army.mil>.

Check out these sites for more information about education, scholarships and financial aid:

[www.feea.org](http://www.feea.org)  
[www.fisherhouse.org](http://www.fisherhouse.org)  
[www.military.com](http://www.military.com)  
[www.review.com](http://www.review.com)  
[www.wiredscholar.com](http://www.wiredscholar.com)  
[www.usarotc.com](http://www.usarotc.com)  
[www.usma.edu](http://www.usma.edu)  
[www.trao.org](http://www.trao.org)  
[www.fastweb.com](http://www.fastweb.com)  
[www.finaid.com](http://www.finaid.com)  
[www.afcea.org](http://www.afcea.org)  
[www.ed.gov/DirectLoan](http://www.ed.gov/DirectLoan)  
[www.fafsa.ed.gov](http://www.fafsa.ed.gov)  
[www.aasa.org/discover.htm](http://www.aasa.org/discover.htm)







## The *Value* of Life-long Learning

- Education enhances professional and personal development.
- Education improves decision-making and critical-thinking skills.
- Education turns soldiers into leaders.
- Education keeps soldiers in touch with ever-changing technologies.
- Education is a benefit no one can take away.

**BOTTOM LINE**

*Career professionals are vital to the Army mission.*